In Local -

Tiffany Mauldin, Hillside, makes final cut in the Essence Model Search Page A8



In Artz -**R&B singer Rome** marks his return with new album and label Page B4



In Artz -'The Best M Malcolm D. about directing geou NEW JERSEY DIVISION

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Vol. 17, No. 7

November 17 - November 23, 1999

# lational Black Alert

Not since Angela Davis' '60s and '70s Black Panther activism, which landed her in jail for 18 months has a political prisoner drawn such notoriety as Mumia Abu-Jamal. Davis, who ultimately was not convicted, today the University of Santa Crus in California and is a staunch supporter of the 45-year-0id journalist. Jamal has been in lock of the control of the contro

On October 26th, federal judge William Yohn granted Jamal a limited stay of execution



temporarily preventing his being executed on December 2, to further review the issues surrounding his appeal. The judge wants to examine both sides of the case. However, he can still deny Jamal a new trial. If he does, it would prevent any higher federal court from hearing anything

w Black Panthie Party, and Women'n su on all of the new evidence prov-ing Jamal's innocence. A compelling composite of Jamal strapped to a gumey with a needle piercing through his van ran on the front page of "the village VOICE," cared November 16. In essence, if the judge does not rule in Jamal's

favor for a new trial this graphic depiction will become a reality. Davis, who has visited with Jamal is hopeful that he will be stonerated, according to the stricle in the VOICE. This case that distance with a distance of the strick in the voice and across the Atlantic.

ministers and their congrega-tions to support Jamal, while celebrities like Whoopi Goldberg, Ed Asner, former South African President Nelson Mandela and others are rallying for the cause to save the celebrated journalists

# We need Danny Glover in Jersey City too!

Danny Glover, actor, activist. African American recently held a press conference in Manhattan about yellow cab drivers passing up him and his daughter, not once, but several times. Perhaps we need Mr. Glover to come to Jersey City as well. It was an unseasonably cold and blustery night, in Jersey city. Several hundred night owls had just arrived at Journal Square from stopped operating for the evening, so that the only option for those who did not live in walking distance was Jersey City's yellow cab.

the only option for those who did not live in walking distance was Jersey City's yellow cab.

Would be passengers made their way across Pavonia Blvd. on the side of the old Stanley Theater, where taxis routinely wait, to obtain transportation home. There were, in the control of the control

"Hey man, you suppose to pick us up."

picks up a white male who has just crossed the street from the Journal Square station. One of the Airitan Anerican men yells, anguly. They min, you suppose to pick us an anguly. They min, you suppose to pick us never heard that before. Another taxi pulls up and pick up a white woman without eved considering passengers that are aiready there trying te get assistance. It took the two men, and the three men and one young woman nearly half an hour to get a taxi.

Interestingly enough, most of the dri-

in terms of passing up people of African heritage, appears to be alive and well and practiced in the Jasrey City Yellow Cab company – by people who themselves have come here from other countries and other cultures. Perhaps they need a lesson in diversity, Perhaps they need a lesson in diversity, Perhaps they need a lesson in diversity, Perhaps they need to know that racism and racial profiling is not only against the law in the police department, but for taxi drivers as well. And someone should definitely inform the driver of car number OXW5154 CAR No. 27, that he can lose his Americans to pick up a white passenger.

It is unfortunately true that those who have come to the "land of the passenger and the profit of the pro

# 'Prudential Positive Parenting' a plus for daycare

NEWARK — It is one of the most challenging jobs a person can have but when effectively orchestrated, being a parent can be the most rewarding job one can do. Prudential in its recognition of obstacles facing many today's parents, the over 100-year mainstay in Newark has the job and the property of the NEWARK - It is one of the

director of Programs for Parents,
Inc.

The seminars have been conducted at 15 sites across the
country. The 12-session twohour curriculum is accompanied
with books and handouts the
daycare workers use to conduct
some state of the parents of the
halders attending their daycare
facility.

The curriculum, which is
also translated into Spanish
approaches topics like the one
outlined in session three, "Ages
and Stages." It then works it
way up to "Sibling Rivalry,"
always a hot spot which is covered in session 12.

Although not intently
designed to coincide with Gov.

ered in session 12.

Although not intently designed to coincide with Gov. Christie Whitman's effort in raising the standards of quality daycare, Positive Parenting is standards, for which the state is tandards, for which the state is the state of the sta

# Welcome Home!



# New guns must be locked up under new state law

can violence in our schools, "said orine cosponsor, Assembly Democratic Whip Nia H. Gill, which underscores why greater strides must be taken to promote un safety. This law puts the satety of children as part of the squation when a gun is sold." Republican Assemblyman ames Holzapfel, a former Ocean Country prosecutor, sponsored the bill along with nine prime cosponsors and about 10 others. "I equate trigger lock and see the same of the same prime cosponsors and about 10 others." I equate trigger lock and see the same prime cosponsors and about 10 others, and the same prime cosponsors and about 10 others are sponsors and about 10 others are sponsors and about 10 others.

MONTCLAIR — Frearms
dealers in New Jørsey will have
to provide trigger locking devices
or storage vatils when selling
any handgun when a new state
aw goes into effect.
The law prohibits licensedretail firearms dealers from selling a handgun unless it is
equipped with a trigger-lock
device, a lock-equipped gun case
a "gun locker" Gun dealers
who violate the new provisions
would be charged with a disonderly persons offense, punish
ble by up to six menths in jain
The titrigger-lock law compli-

county prosecutors so they can give free trigger locks to gun owners.

The trigger-lock law compliments still-pending legislation that would promote the use of gun safety devices that help keep control of the safety devices that the safety devices that the safety devices the safety locks and provide as the safety locks and provide as the safety locks.

The state needs to enact more meaningful laws targeting gun sales and make "childproof" personalized weapons mandatory within five years for those who buy guns, Gill said.

Police

probe bias

incidents at

black church

WOODBRIDGE (AP)
Racists have shouted slurs, spray-painted swastikas and slashed tires to harass worshippers at a new black church in a predominantly white neighborhood, officials said.
Members of the First Baptist Church said they are beginning to fear for their safety after the latest incident at their unfinished building. Someone slasshed choir members' tires while they practiced their verses on Wednesday.
A plumber who was working in the Sewaren Avenue church also exported that his church also reported that his captain Charles Rowinski add detectives have labeled the harassment a bias crime.
Church officials said problems actually began shortly after they purchased an old school in 1994 for conversion into a church and daysare center.
The church had been

into a church and daycare center.

The church had been founded in 1909 in another part of town, but its growing congregation required the larger building.

First came the zoning opposition. Then racial slurs could be heard in the night. Derogatory graffiti and broken windows were next.

Rowinski said juveniles are probably to blame.

"People out here are trying to serve God and they have their time slashed," said the part of the serving serving mean and vicious.

Lawson blames "a couple of bad apples" and emphasizes that other white neighbors have surprised church members and workers with juice and cupcakes.

Rowinski said police have

# Community Calendar

ELIZABETH — Union County College hosts a job fair 10:30 a.m. (908) 709-7501.

### THURSDAY, NOVEMBER 18

NEWARK — The National Association of Black Accountants hold a general meeting at the Prudential Gateway Center. 6:30 p.m. (973) 236-5342.

BERKLEY HEIGHTS — The RUN NELLS Specialized Hospital of Unior County hosts a support group meet ing for those caring or living with Alzheimer's, 1 p.m. (908) 771-5815.

### FRIDAY, NOVEMBER 19

SATURDAY, NOVEMBER 20

PATERSON — Pi XI Omega Chapter of Alpha Kappa Alpha Sorority, Inc. hosts a fashion show to benefit the students of Passaic County at the Brownstone. 11 a.m. (973) 777-4412.

### SUNDAY, NOVEMBER 21

ELIZABETH — A night of giving and fun will be in store as Jersey Gardens Mall "Magical Night of Giving." 7 p.m. 1-(877) 642-1955.

### MONDAY, NOVEMBER 22

RED BANK — The New Jersey Center for the Healing Arts hosts a parenting workshop. 6.45 p.m. (732) 946-2711.

### TUESDAY, NOVEMBER 23

# FRIDAY, NOVEMBER 26

# WEDNESDAY, DECEMBER 1

NEW YORK — The Lesbian and Gay Community Service Center commemorates World AIDS Day with The Sounds of Life at The Center, 7 p.m (212) 620-7310.

# Community Access recognizes local leaders



OUNTAINSIDE — Community Access Unlimited held its 19th Annual all Dinner Dance at L'Affaire in Mountainside. The evening was a cell-protrion meant to honor community leaders who have helped to make broad to make the honor community leaders who have helped to make urgent fund-raising event. Pictured here are (I-r) Assemblyman Geraid reen, sid Blanchard, founder and executive director of Community access and Plainfield Police Chief Edward Santiago. Santiago and reen were honored by Community Access for their work in the community Access for their work in the community.

# Judy Keyes named to top post at Investors



# NJCU honors Wright, Ngangmuta, Almonte



UPCRSY CITY — Sentors, Bastel Wright (right) and ligons, Namorical Membership and jump framed, Bennoth, Jesond (figh) were among his verse of the Control of

# Pendleton James names A. Brown as Managing Director



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the challenge to be their best. In return, you will get the

truly helping - and a sense of pride that will last a lifetime

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and must have a current driver's Applicants

must possess a college degree or 60 college credits with two



THE NEW JERSEY STATE POLICE

Study: Race is still the key to

CAMBRIDGE, Mass. — The most thorough study of urban inequality ever, focusing on four U.S. cities — Atlanta, Boston, Detroit, and Los Angeles — finds

opportunity

# NATIONAL NATIONAL BRIEF

AMERICAN AND NATIONAL BAR ASSOCIATIONS STATEMENT ON JUDI-CIAL APPOINTMENTS

(INPA) — National Bar Association (INBA) President Harold D. Pope has announced that the NBA and the American Bar Association have issued the following joint statement criticizing the tack of diversity of the control of the control

### JOINT CENTER HOSTS CONFAB ON SKILL DEVELOPMENT FOR 21ST CENTURY **BLACK WORKERS**

(NNPA) - In spite of a dra (NNPA) — In apite of a dramatic improvement in employment opportunities for African
Americans, continuing econemic
aucosas depends on the
skills they bring to the work
place. The Joint The Joint Carlo
place in the Joint The Joint Carlo
place in the Joint Carlo
place

### N.Y.'S LANGSTON HUGHES LIBRARY MOVES TO STATE-OF -ART FACILITY

(NNPA) — The Langston Hughes Community Library and Cultural Center, located in the Queens Borough of New York, resently marked a milestone in its history with the grand opening of a new 24,000 square-foot, state-of-the arb building. Named for writer and peel-faureate Langston Hughes, the library contains the Black Heritage Reference Center collection, over 40,000 volumes of material written about and collection is unique because it can be accessed from any library in the world through an "intertogn Received." "Intertoan Request," a process by which libraries borrow mate-rials from each other at the customer's request, Materials have circulated as far away as Canada and Europe. Other fea-tures of the Black Heritage Reference Center include the tures of the Black Heritage Reference Center include the Schemburg Clipping File, Black Newspaper Microfilm Collection and the Amstad Research Center Microfilm Collection Center Microfilm Collection Conce housed in a Wookwidth the Collection Concern Service The Collection the Collection the Collection public Ularray system and it has been named the largest circulation (library system in the country for the sixth year. For more information on library pro-grams, services, locations, events and news, or to gain access to its databases, visit the Queens Library web site at http://www.queensibrary.org

# Why the current discussion on urban technology transfer misses the mark

(NNPA) — Talk to decision-makers controlling corporate giving about urban technology transfer and the likely response will be that the emphasis is on providing chil-dren access to the Internet by placing computers and modems inside the nation's public schools.

instide the nation's public schools.

Unfortunately, this idea is seing pushed at the expense of economic model development that leads to real job creation. While it is critically important to ensure that the current generation of primary and secondary students learn to participate in this new technology, the effects of these efforts will likely not be felt in the economy for a decade or more. And contrary to the tenor of the dialogue currently being offered, the Department of Education reports that about 59 percent of all public schools nationwide do have computer placement and are alterady connected to the Internet.

So, it would appear that something is "curiously" missing from the discussion that would compel a serious understanding of the effects the new technology can have now and in the future. Recent public

standing of the effects the new technology can have now and in the future. Recent public forums held by the National Urban League, the NAACP and other notable organizations have all focused on what is becoming an "in vegue" description of Internet access, "The Great Digital Divide." The thrust of these discussions has largely been centered around the challenge of how to ensure Internet access to ensure Internet access to African Americans and Latinos and to encourage increased

usage.

However, this debate misses one of the critical strategic issues that could have a profound effect on economic devel-



cess only.

The combined potential of w technology as a tool of appowerment is such that it must be ignored and should filtered into the strategies of comic development in ways

Nelson Gonzalez and East Oranga Mayor, Robert Bowser discuss controls of newly acquired technology.

opment in urban areas. Merely having access to the Internet, while essential in terms of participating in a newly evolving global society, is not the total answer to the technology and hard during global society, is not the total answer to the technology and hard during the course of the entire Givil Rights Movement for access and thought of the component is such that it entire that the strategies of enounied development in ways not thought of before. Jack Rights Movement for access to the internet is such that the problem with the empowering effect of building businesses within their own communities.

own communities.

Today's discussion regarding Internet access and increased usage of computers by African Americans seems to be a continuation of that batter. The continuation of the tendent of the continuation of the continu "equal opportunity" for on-line shopping, a phenomenon just beginning to take shape. But, what does it do for creating solutions to the situbborn eco-nomic challenges faced by many of the nation's urban cen-ters? The current debate on urban technology transfer seri-ouly misses the mark when the focus is centered around there are still many challenges in getting those businesses "connected" to the new technology. These are "engines" that have the potential to create real jobs. Access to "broadband" technology and the availability of capital for creative antirepreneurs at the same level and in similar ways that facilitates technology development in suburban areas are just two of the issues that could stifle entrepreneurial growth in urban centers across the nation.

This challenge will require

nation.

This challenge will require the attention of elected officials, public policy advocates, business leaders, educators, and all other "interested" parties. Bringing needed resources and reshaping the value paradigm so that a new era of entrepreneurial growth can flourish in Urban America is the surest formula for producing sorely needed stimulus in conomically depressed areas. the surest formula for produc-ing sorely needed stimulus in economically depressed areas. This is the discussion we should be having, not just the "right" to use a computer. If, as a society, we are really serious about our children's well-being and their ability to participate in the "new economy." we in the "new economy," we should focus efforts today on

cannot be ignored and should be filtered into the strategies of conomic development in ways to thought of before. Jack Kyser, chief economic for the control of the control should focus efforts today on providing jobs connected to that new economy."

This will provide the kind of "strategic seeding" likely to show positive results now and over the next 10 years African Americans would be wise to reserve judgment on their choice of a presidential candidate until they have heard what strategies all the candidates have in mind for dealing dates have in mind for dealing date until they have heard what strategies all the candidates have in mind for dealing with this issue, perhaps the most important strategic issue of our time. To do otherwise would be equivalent, once again to missing an important opportunity to change the directions for African Americans in the 21st Century.

U.S. cities – Atlanta, Boston, Detroit, and Los Angeles – finds that discrimination poses a significant barrier to workers of color and those with little education. "Despite vast white suburbanization and home ownership, racial segregation remains the norm in housing, education and ether aspects of meterpatian life, while the commeitment to deliberate policies of integration is open retreat," the study finds. Over five years, the Multi-City Study of Urban Inequality tracked labor market participation, inequality and political attitudes among 9,000 households and 3,500 employers. Researchers found race matters a lot, influencing employers' perception of skills and of the desirability of different locations as business altes and areas from which to recruit

lecations as business sites and rease from which to recruit.

Os-sponsored by the Russell Sage Foundation and Harvard University, key findings include:

Under 10 percent of jobs in metro areas are available for highs school grade without major skills. Native-born blacks are losing jobs to recent immigrants:

The housing and labor market are highly segregated. For 50 years and faster during the last 20 years, urban economies have grown more decentralized, or finance, services and technology than their former base of manufacturing. They manifest 'deeply than their former base of manufacturing, They manifest 'deeply than their former base of manufacturing, They manifest 'deeply the state of the lowest earners'. first-traing financial inequality, are manifest.

Spurred by public policies and exployment, accompanied by presistent racial residential segregation,' the study finds.

The Webste is at www.ksg. harvard.edu/inequality/Seminar/4cties.htm.



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# EDITORIAL

# 'Everything is everything'

My daughter and I had one of the most thought provoking and enlightening conversations the other night, which centered on death. She explained to me that sometimes she thinks about on the content of the conversation of the conversation and it much time on something that to teally out of her hands. The mystery of death seemed to be the focus of the conversation and it was this aspect that troubled her. Again, I explained we have no way of knowing when and how we will face the unknown. And while ensuring her if she thought about it more spiritually them maybe she could free herself of the conundrum. Enlightening, yes, the conversation served a purpose. I realized while we sat up close on the side of the bed just how important it is to live in the moment—I has a very freeing thing to do, cother do you think? After all, how often is it that we do just what we want in terms of making ourselves happy and peacefully content in the moment. Not often, because we spend too much time engaged in things that create have can draman in our day-to-day lives. Let it go and live in the moment. This is what I instructed my daughter to do. "Bevrything is everything, what is meant to be will be says wordsmith Lauryn Hill and you know what, she's right!

# LETTER TO THE EDITOR

Upon beginning your tenure as superintendent of the New Jersey State Police, we want you to know our organization's views on the saue of racial profiling and police partelity.

issue of racial profiling and police brutality.
Your appointment has been your appointment has been go by some as a way of address-sing this problem. However, we believe it is necessary for our orga-nization and other human and civil rights groups to continue to moni-tor the actions of the New Jersey State Police as they relate to this issue.

State Police as they relate to this issue.

Racial profiling and police bratility are life and death issue ratility are life and death issue profiling and the overwhelming majority of incidents of police brutatily as racis attacks upon our community. We believe the problem persists due to the failure of government at local, state, and mational levels to take significant, more than 2,000 people across the country have been killed and may more have been injured in police brutatily related incidents.

We believe that racial profiling and police brutatily related incidents.

We believe that racial profiling and police brutatily related incidents.

The selection of the control of the control

Our organization did not object Our organization did not object to your appointment, but we believe the entire organization must be reformed from top to bottom. The following steps should be taken immediately:

"The establishment of an independent civilian controlled state police review board with subpoena powers. Police forces at state and local levels must be under civilian authority.

Sincerely, People's Organization For

# The 'Show Me' State

I recently returned from Mis-souri where I attended the Under-ground Railroad Forum and bea-con of Freedom Celebration in St. Louis. Although it was my second time in that city, it was a first-rate

the U.S. was Augustus Tolton from Missouri? Did you know that Route 66, through Missouri, was the first interstate highway to con-nect Chicago with Los Angeles? Did you know there were stops or the Underground Railroad in Mis-

Louis. Although it was my second time in that city, it was a first-rate to the continuous continuous that city, it was a first-rate of the continuous continuous that city, it was a first-rate of the continuous continuous

# CITY NEWS PUBLISHING COMPANY

Finnided in 1983

Jan M. Edgenton Johnson
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# The increase in child deaths centers on DYFS investigations

police or others who might help prove whether a child needs state protection, Williams said.

This is the first time in the history of child protection that the public can get some information about how the state tried to safeguard abused children who later died. In July 1997, Gov. Christie Whitman compiled with federal law when she signed a state statute providing limit-

A review of 20 cases in which 21 children died as a result of abuse or neglect suggests DYFS caseworkers often failed to gather enough evidence to prove a child was

ed public access to certain information about a child death when abuse or neglect is suspected or proven. Previously, that information was confidential.

Since January 1997, about 300 children have died whose families were, at one time or other, investigated by DYFS. Of those deaths, the vast majority -214 - those deaths, the vast majority -214 on a contract of the contract of th

has on its caseload each year and the 9,000 children who are in either foster homes or state institutions. DYFS director Charlie Venti refused to allow direct access to case records because they sometimes contain information about siblings whose privacy must still be protected. He was also reluctant to answer questions about the investigation of these cases.

questions about the cases.

"The intent of the law is not to disclose every activity that occurred in each case,"

said Venti. Experts say both the federal and state law are so vague that states can pretty much decide which information they want to release. But, Venti conceded that without thorough investigations, the state can't help abused children. And, the divisions own regulations allow the state to release information about steps it took to release information about at some investigations aren't conducted according to division policy. Venti admitted. But, he said that is the exception, not the rule. In some cases, workers may have conducted thorough investigations, he added. They just never wroters may have conducted to interview obvious outside sources, such as a probation officer, who might have helped provide information about a family, according to Williams.

Child advocates say New Jersey case-workers are under too much pressure.

Child advocates say New Jersey case-workers are under too much pressure declease on they deal only with those that seem most severe. erts say both the federal and state

# Remembering Kwame Ture!

On the morning of November 15, 1998 it was learned that Kwame Ture (a ka. Stokely Carmichael) had made his transition into eternity (died) it Conakry, Gumen.

Along with Henry English'ed the Black United Fund of Illinois (who is the administrator of the Black United Fund of Illinois (who is the administrator of the All Construction of the A

# Fighting for a minimum wage hike

By Norman Hill

Since 1980 the radical right has controlled either the White House or Congress, except for two years. Because the ractionaries speak for corporate interests arther than the needs of America's working families, it is not surprise the same than the same and a reduction in the real value of the minimum wage, the same than the real value of the minimum wage is now worth 19 percent less than in 1979, just before Ronald Reagan became president, because increases have been few and far between since that time. The situation would be even worse except that a reductant right-wing Congress under some strong pressure that a reductant right-wing Congress under some strong pressure compelled to wote a 90-cent hike to \$5.15 in 1996.

Now Congress is debating proposals to increase the Fair Minimum Wage Act of 1999 has been introduced by Senator Kennedy before the U.S. Senate and Congressman David Bonior has introduced in the same of the proposals of the proposals of the proposals of the proposals of the produced by Senator Kennedy before the U.S. Senate and Congressman David Bonior has introduced the minimum wage They would raise the minimum wage by another dollar to \$6.15, which would bring the back to its 1979 value. The congression and their political allies contained by the proposals of the

oppose this bill, of course, and once again are offering their stake, discovering their stake, discovering their stake, discovering their stake, discovering their stake discovering their stake, discovering their stake discovering their stake of their stake of their stake of their stake of their reactionaries spear carriers are finally expressing such concern for low-income workers? Except that recent studies have shown that such job losses are virtually nonexistent, especially in a time of economic expansion like ours. After the last minimum

wage hike three years ago, unemployment came down, especially among low-wage workers.

Minimum wage boosts can actually help employers. Betterpaid workers are likely to be more content and more motivated. Therefore, they will probably be more productive. Furthermors, they will be less likely to quit. Wijh less turnover, the employer will be

they will be less likely to quit Wigh less turnover, the employer will save the costs of recruitment and training.

Another phony argument against minimum wage increases is that they mostly benefit teenagers from wealthy families who want extra pocket money. The truth is that fully 72 percent of ruth is part fully 72 percent of adults. Half of them work full time work for the work full time.

\$15,000 below the national average.

Currently, those earning minimum wage and working full time make some \$10,700 a year, about make some \$10,700 a year, about make a big deat in cutting powery make a big deat in cutting power from helping primarily the affilient, the Kennedy proposal would provide crucial help to the segment of the work force that most needs it.

An increase of the minimum wage to \$6.15 would belp all 11.8 million Americans who now earn less than that. That's the reason to look toward next year's national elections as an opportunity to free the federal government from the stilling grip of the corporations and their allies and return; it to the friends of America's working families.

Norman Hill president of the A Phillip Randolph Institute

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# BUSINESS CALENDAR

### WEDNESDAY, NOVEMBER 17

NEWARK — The U.S. Small Buness Administration (SBA) host free small business seminar on griting Y2K compliant at Two Gatew. Center. 10 a.m. (973) 645-2434.

### THURSDAY NOVEMBER 18

CRANFORD — Union County College offers a course travel agency operations and management. 7:20 p.m. (908) 709-7600.

### FRIDAY, NOVEMBER 19

NEW YORK — The New York/New Jersey Minority Purchasing Council Inc. hosts Seventh Annual Partner ship Awards Gala at the Sherator New York Hotel & Towers. 6 p.m (212) 581-1000

UNION — The Union County Economic Development Corporation hosts a workshop in developing your own home page on the Internet. 9 a.m. (908) 527-1186.

### SATURDAY, NOVEMBER 20

ELIZABETH — Odyssey International Productions presents neworking dinner at Wyndham Gardel Hotel. (908) 862-7743.

CRANFORD — Union County College offers a course in effective business writing. Call (908) 709-7600 for information.

NEWARK — The Urban League of Essex County hosts a seminar and course in buying a home. 8 p.m. (973) 746-9438.

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# Reverse mortgages: The know how on making a safe decision

COLUMBIA, MD. — The Federal National Mortgage Association, more commonly known as that a 30,000 government-insured reverse mortgages nationally since the program's inception in 1989. These reverse mortgages have helped thousands of seniors across the country in their quest for financial independence.

helped thousands of senors across he country in heir quest for financial independence.

In the property of the

A reverse mortgage is a home loan for people 62 years of age over. The amount of money a borrower is eligible to receive from their reverse mortgage is detertied.

current interest rate. Proceeds to be received in either a line of cr it, lump sum, monthly payments any combination. The money of be used for any received.

a reverse mortgage is. what reverse mortgages are available and how they work.

2.) Decide if a reverse mortgage is right for you. Solicit advice from others, but don't let anyone else make up your mind for you.

3.) Make your own thouse about receive from the reverse mortgage.

4.) Insist that all money receive from the reverse mortgage is paid directly to you, not to a third party.

Unity Mortgage/The Reverse Mortgage Company is the nation's largest lender of FHA and Fannis Mae reverse mortgages and the second-largest sorvicer of reverse mortgages in the country. With helped more than 5,000 homeowners nationwide translate more than \$400 million of home equity into disposable income since they began offering reverse mortgages in 1990.

# How much can you afford to pay for a house?



I am frequently asked by readers for advice on determining how much they can spend on it home. Homes can be on it home. Homes can be people have been able to soil their home for much more money than they paid to buy it. Sometimes the right home can be a much better investment than the stock market. However, they have been able to soil the for a house and for the for a house than they call afford for a house and are forced to sell it for less than its worth because they cannot This column will make it easy for you to determine how much you can pay for a house Thave listed the eight steps to determine how exponsive a house you can pay for a house that when they have the supportant the soil of the support th payments In my example 1 would subtract \$300 from \$1,260 to get \$960. Step 5: Calculate the interest and principal payments that you can afford. Write mortgage payment (calculated in Step 1) or your income available for house payment (calculated in Step 1) or your income available for house payment (calculated in Step 4). From this figure subtract the estimated with the standard of the Step 1: Determine your gross monthly income (your monthly income before taxes). Multiply this amount by 28 percent (this figure represents the your income, and the property of the your income of the property of the your income of the your income and the your income and the your income and your income and your income and your income and you will be the your gross monthly income is \$3,500 the base mortgage payment would be \$3,500 times .28 or \$950.

Step 6: Estimate the maximum mortgage lean amount. List the principal and interest amount that you can afford to pay (calculated in Step 5). Divide by the estimated pay ment factor. Multiply this principal was provided in the principal state of the pri

amount that you can afford.

Step 7: Determine how much money you have availunder the country of the country

Step 8: You can now calculate your maximum home purchase price. Enter the maximum loan amount (calculated in Step 6). Add the money available for a down payment/calculated in Step 7). The total is the maximum home purchase price that you.can purchase price that you.can purchase price in my example would be \$109,140 plus \$6,360 or \$115,500.

I wish you luck as you search for the house of your dreams.

# Top executives form investment fund for minorities, women

WASHINGTON (AP) — Hoping to see more diversity in their ranks, earlier makes, ear

City News Business Directory

n funds contribute.

a big deal," said CBS
Mel Karmazin at news
"A billion dollars is not

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City News

100 Most Influential April 27. 2000 at NJPAC

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connectible and management. By providing them access to capital, 'the fund will help women and minorities purchase and run their own radio and television status, giving them the opportunity our nation's most important communications mediums,' Bill Kennard said in a statement. Jeff Smulyan, head of Emmis Communications endiums,' Bill Kennard said in a statement. Jeff Smulyan, head of Emmis Communications Corp., said the recognition that diversity matters. We, as an industry, get it," Smulyan said.

Both Karmazin and Mays are the midel of norga-mergers. CES. the trying to win approval to comiete a proposed Stoß-of billion lear Channel of the billion of the comment of

# Just grand!

Step 2: Analyze what your maximum total debt should be Multiply your gress monthly income by 36 percent (this percentage represents the total maximum percentage of debt that most banks will allow before approving a mortgage). my example would be \$3,500 times 36 or \$1,260.

Step 3: Calculate your actual monthly expense payments. Enter total monthly payments for cars, credit cards, insurance, etc. (exclude current rent or mortgage payment). In my example we estimate that actual monthly payments are \$300.

Step 4: Determine your income available for a mortage payment. To do this write down your maximum total debt (calculated in Step 2). From this amount subtract your actual monthly payments (calculated in Step 3). The difference between these two amounts represents your income available for mortgage



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# Religion

# RELIGION

Church presents the gospel play "Don" Miss Heaven and Go To Hell." 7:30 p.m (908) 233-1446

SUNDAY, NOVEMBER 21

BELLEVILLE --- Christ Episcopa Church hosts its Festival Eucharist 10 a.m. (973) 751-0616.

SATURDAY, NOVEMBER 27

# Prayer Corner



Why wait on someone else to cherish the beauti-ful woman you are? Pardon

e...
I'm just lovin' me for a ment this morning. I woke this morning to the smell of y apple conditioned hair. As I y on my satin sheets, I tited the beautiful outline of wassel

notices the beautiful outline of my vessel.

It came to me. I am a resurrected vessel. Beautiful of wholeness. I think I ought to of wholeness. I think I ought to of wholeness. I think I ought to we were the working. I woke up this morning to the pattern where I turn, I cannot separate where I turn, I cannot separate what I reflect in my shadow.

I can not only see it, but I appreciate it. If a perfect God can take that much time in molding me, loving me, cherology where I turn, I cannot separate where I may be separate where I my be the work of th

and kissed the mirror. . I love you girl!!

Not because mama said you were beautiful. . No because God values you. Because God loves you. When I look at all about what God had predestined you to become. . I can only say that I love you.

For all the battles you've conquered. . For the tears you've shed. . For the negative shed. . For the pain you've swatained. I love you girl! Pardon me. .

don me...
I'm just lovin me for a moment this morning...Pardon me ladies...I'm just lovin

SAVE THE DATE! City News 100 Most **Influential** April 27, 2000 at NJPAC

# Painting of a black Virgin Mary sparks an international debate

LAGOS (IPS) — The painting of a Black Virgin Mary by a Lon-don-based Nigerian artist, Chris Ofili, has sparked a heated inter-national debate.

Offit, has sparked a heated informational debat.

The painting, which has been exhibited in the Brooklyn Museum for almost a month, depicts a black Virgin Mary surrounded by carbon more proposed to the painting of the painting of the painting and the painting the painting and painting the painting and painting the painting and painting the painting and p

selves or their environment with feces, a substance which they view proposed the control of the society, she said.

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# 59th National Bible Week comes full circle

NEW YORK — Encouraging everyone to read the all-time best seller — the Bible—is the focus of the 59th annual celebration of National Bible Week, November 21 through 28, 1999.

"The Bible has had aundeniable influence on our culture's art, music, literature, charity, For that reason alone people should want to be familiar with this book," says Stewart Furlong, Chairman of the



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# POSITIVELY BLACK

# Substitute your confidence for fear

confidence for fear

By Junious Ricardo Stanton

(NNPA) — Facin to worrying state, it soon brings of moral fatigue and when it cannot resolve ittelf in constant fear and the proper state of the proper state of moral fatigue and when it cannot resolve ittelf in constitity. Samuel DeWitt Protor.

During our long sojond introduced in the proton of the proton of the proton of the proton was an in the proton when the primary bolds used by our oppressors to maintain their hegemony over use in this immoral and unit system. The slave masters and their functionaries employed will be their functionaries employed violence to discourage open rebellion and keep us in his immoral and unit and 'in our place."

Black folks were fearful for the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery the medicine the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends during alavery, the safety of family members and friends and the safety of family members and friends and the safety of family members and friends and the safety of family memb

New Jersey Department of Human Services Division of Youth and Family Services

# Second Chance at Childhood

The Fost-Adopt program Fost-Adopt Children Are: seeks families for young children, especially for newborns. Families usually the result oregnancy initially provide foster care and agree to adopt the children should they become legally available for adoption.

- usually the result of high-risk pregnancy
- expected to flourish in a nurturing family



1-877-NJ FOSTER

# Why you suddenly need to care about area codes.

Starting November 29, 1999, everyone must dial 1 + the area code for all calls between 973 and 201, and between 908 and 732.

What's new about that? Actually, for most calls you dial between area codes you already do this. But for some people right along the 973/201 and 908/732 borders, dialing only 7 digits was required.

Now everyone will have to dial 1 + the area code for all calls to different area codes.

So, why is this happening now? Well, due to the increasing number of communications devices like fax machines, beepers, cellular phones, and computer modems, there is an ever growing demand for telephone numbers. Changing the way you dial will provide additional numbers to satisfy that demand.

Don't worry, rates aren't changing — a local call is still a local call, and a toll call is still a toll call.

Please remember to re-program any automatic dialing equipment or services you may use to dial a number in a different area code.

If you have any questions call 1-800-409-8773, M-F, 9 AM to 5 PM. Bell Atlantic is here to help. That's something that will never change.



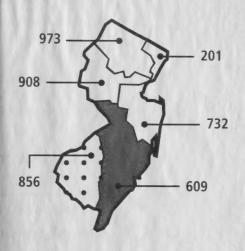
Please clip and save

If you live in any of the following exchanges, beginning November 29, you must now dial 1+ the area code for all calls between area codes 201 and 973 (201) 238, 253, 304, 340, 344, 365, 423, 427, 458, 465, 466, 470, 471, 472, 473, 478, 491, 522, 546, 578, 589, 591, 614, 616, 636, 688, 690, 735, 772, 773, 776, 777, 778, 779, 815, 817, 820, 831, 835, 839, 849, 916

(973) 221, 229, 246, 270, 291, 296, 329, 337, 342, 343, 368, 381, 405, 438, 440, 441, 457, 460, 475, 487, 488, 489, 498, 507, 508, 518, 525, 527, 528, 531, 559, 587, 641, 646, 651, 695, 703, 712, 752, 791, 794, 796, 797, 804, 807, 814, 842, 843, 845, 883, 896, 909, 931, 932, 933, 935, 939, 955, 964, 968, 991, 996, 997, 998

968, 991, 996, 997, 998
If you live in any of the following exchanges, beginning November 29, you must now dial 1 + the area code for all calls between area codes 908 and 732: (908) 205, 214, 220, 225, 235, 243, 246, 247, 248, 249, 258, 271, 283, 287, 293, 296, 297, 302, 321, 324, 336, 339, 340, 342, 346, 348, 356, 357, 361, 373, 381, 382, 388, 393, 394, 396, 398, 404, 417, 418, 422, 424, 428, 434, 435, 442, 445, 447, 448, 457, 467, 465, 469, 476, 484, 491, 494, 499, 509, 514, 519, 524, 529, 543, 545, 548, 549, 560, 562, 563, 572, 574, 584, 590, 594, 603, 623, 627, 628, 632, 632, 645, 648, 650, 652, 661, 667, 680, 697, 699, 733, 738, 743, 744, 745, 748, 752, 764, 767, 777, 798, 799, 805, 819, 81, 826, 827, 828, 843, 844, 846, 857, 868, 871, 873, 878, 882, 885, 906, 913, 926, 932, 934, 937, 940, 943, 951, 968, 971, 980, 981, 985

(732) 204, 218, 221, 226, 231, 232, 233, 234, 252, 253, 266, 272, 276, 281, 301, 306, 317, 322, 333, 359, 412, 429, 444, 470, 474, 486, 490, 497, 518, 253, 256, 533, 546, 547, 559, 561, 575, 580, 587, 588, 595, 604, 266, 630, 644, 647, 653, 654, 655, 658, 666, 668, 685, 696, 704, 707, 709, 719, 722, 725, 731, 753, 754, 755, 756, 757, 766, 769, 781, 789, 791, 822, 848, 860, 862, 874, 877, 889, 894, 903, 904, 925, 931, 941, 947, 953, 956, 960, 986, 991, 992, 997



# Local Briefs Technology for the new millennium unveiled at Newark school

NEWARK — The Newark Public Schools and the Office of Instrucwith the New Ires of Instruction of the New Ires of Instrucwith the New Ires of Institute of Technology (NIT), recently held its 12th Annual Computer Fair at the NIT William Hazell Center's multi-purpose room. The theme for with year's computer fair was "Technology, A Bridge to the New Ires of the NIT William Hazell Center's multi-purpose room. The theme for Technology, a Bridge to the New Ires of the NIT William Hazell Center of Technology, and season of the NIT William Hazell Center of the

### Newark students to rally against drugs

NEWARK — Sudents attending Lusine A, Spencer School in Newark, along with representative flowark, along with representative flowark along with representative flowark progression of Newark Police Department, Communities in Schools, nursing students from Aut-ugers University and substance abuse counseling students from Moticial State University recently participated edi in a nati-diegs march on One hundred seventy-five school students, from grades two and five, students, from grades two and five, students, from grades two and five. cen in an anti-engly anti-engly and co-bin hundred seventy-five school students, from grades two and five, posters declaring and-drugs mea-sures, such as "Say No to Drugs". The students and the posters as part of their substance abuse aware-tees classes. The march started in front of Louise A. Spencer School, and proceeded along Martin Lubret King Jr. Boulevard Clinton Avenue Avon Avenue and Trivine Turner Boulevard before returning to the school.

### Money for local, county planning now available from state

TRINTON — Mayors of every municipality in New Jersey recei received letters from the state announcing that \$3 million in "Smart Growth Planning Grants"

amouncing that 33 million in "Smart Growth Planning Grants are now available. The momey has beeingset uside to encourage communities that the beautiful processing the momey has been as the season of the New Jersey Department of Community Affairs.

"Thanks to Governor Whitman, we'll be preserving a million acres of open space in our sate over the next decade. It's more important than event that we make when choices are the next decade. It's more important than event that we make when choices of the communities of the community of the communities that protect clody; resources on the united that the communities that protect clody; resources on the surface of the future.

ure there for the future.

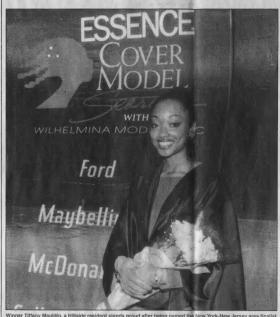
These planning grants represent the first time the state has been able to provide the wide financial support for local planning efforts that many cities and towns have requested. Commissioner Kenny said the state will begin accepting proposals of municipalities and counties at once, and continue until all the money has been allocated.

### Applications available for Jr. Police Academy

for Jr. Police Academy
NEWARK — The Essex County
Prosecutor's Office is presently
accopting applications for the Febtuary 2000, Junior Police Academy.
The 13 week program is open to all
the 13 week program is open to all
the 13 week program is open to all
the 14 program is designed to develted the 15 program is designed to develprositive relationships between
the youth of our County and the
Law Enforcement Community, and
discipline, respect and responsibility.
The second class is currently in
tif ofth week and will continue
through mid December. The application deadline is January 15, 2000.
The course uplies include the folthrough mid December. The application deadline is January 15, 2000.
The course uplies include the foltion, the Bill of Rights, Introduction,
the Bill of Rights, Introduction
the Criminal Justice System;
Homicide and Crime Secone Investigations. Blas Crimes; Asron and K9 Investigations; Gang Awareness;
Internet Crimes; Moor Court, Gun
Internet Crimes; Moor Court, Gun

Pressure.
Information about the Junior Police
Academy and an application book-let are available by contacting Cap-tain Robert Carella (973) 618-2006. tain Robert Carella (973) 010-2000.
The class meets one evening per week for thirteen (13) weeks at the Essex County Police Academy in Cedar Grove. The Junior Police Academy is no cost to participants.

# Mauldin a finalist in Essence Model Search



# Multi-million dollar project to reconstruct housing

NEW BRUNSWICK — A \$13 million dollar reconstruction project for 124 units of the Hampton Club Condominium complex for 124 units of the Hampton Club Condominium complex for 124 units of the Hampton Club Condominium complex for the First Baptist Development and Urban Renewal Corporation secured a \$1,250,000 housing incentive fund grant from the Urban Home Owner Recover the years have contacted when the Complex for the HMFA, who have ontributed \$3 million dollars to fully fund the high the common areas of each building, improvements made under the provided with the common areas of each building, improvements made the provided with the second contact of the third provided with the first Baptist Development and Urban Renewal Corporation as the provided with the second contact of the third provided with the second contact of the third provided with the second contact of the first Baptist Development and Urban Renewal Corporation as the provided with the second contact of the third provided with the provided with the

enital improvement reserve.
The First Baptist Development and Urban Renewal Copprovention will begin to contact the
800 interested parties whom
over the years have contacted
their Somerate office. Partnesships with "Too Good But It's
True" of the HMFA, who have
contributed \$3 million dollars,
and several private banks will
allow the First Baptist Developration to offer low cost mortgages. The corporation anticipates selling the renovated two
to four bedroom units at an estimated market value ranget.

subsidized housing by the city of New Britanswick. Church of Lincoln Gardens will have an active role in managing the property. According to executive paster, Rev. Larry Williams, "This store, Rev. Larry Williams, "This store, Rev. Larry Williams, "This an answer to a lot of prayers. The Church, the heighborhood, and partners from all over have been for a long time." The church renegotiated a real-estate tax shatement agreement allowing homeowners who occupy their unit to reserve a tax release. In addition, Britst Baptist Church and the control of the con

# New HUD budget will bring millions of dollars to NJ in 2000

NEWARK - Communities in New Jersey will get an estimated \$556,769,000 in assistance from the U.S. Department of Housing and Urban 2000 for rental assistance vouchers for poor families, job creation, assistance to homeless people, and public housing operating subsidies, Secretary Andrew Cuomo said today. This is \$ 22,329,000 more than This is \$ 22,329,000 more than HUD for these program in Fiscal Year 1999. In addition, communities in New Jersey will receive millions of dollars in HUD funds from other programs, including renewals of rental assistance.

The increased HUD assistance.

lions of dollars in HUD tunds from other programs, including renewals of rental assistance with the control of the control of

preserving desperately needed affordable housing, jobs, and ceconomic development for America's people and places in greatest need, 'Cuomo added. The budget is also a vote of contidence in the performance contidence in the performance and Urban Development and the management reforms we've successfully implemented."

The budget provides \$1.5 billion more for HUD programs than the Department received in Fiscal Year 1999.

The new HUD budget

In Fiscal Year 1999.

The new HUD budget includes the test of the

less assistance and prevention program, and the fight against housing discrimination.

A provision making HUD's Community Builders a permanent part of the Depart-ment.



# The Laws Are Changing



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# Turnpike Authority, workers reach agreement

agreement
TRENTON (AP) — The New
Jersey Turnpike Authority and
its largest union reached a tenits largest union and ten
tenits largest union and ten
ten
Ten
Ten
The Turnpike Authority is negotiating contracts with threeother unions.

# ATTENTION POTENTIAL HOME OWNERS



Do you want to own your own home in Plainfield?

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For further information and pre-qualification, please contact Donna Morris, Project Coordinator, City of Plainfield (908) 753-3377.

Cardinal General Contracting Company is a program of the Plainfield Board of Education.

Plainfield Teen Parenting Program, Inc., County of Union and City of Plainfield

# Jersey City's inner-city renewal plan gets a boost from strategic partnership



rgen Station South postal facility in Jersey City's MLK HUB redevelopment area, which shorhood Development Corp, the Jersey City Economic Development Corp. is making it a sprawling, state-of-the-art shopping center.

Civil Rights has given way to "Silver Rights," says Barbour, 'which is getting the money.

This helps society as whole: taxpayers, senior citizens, for everybody.'

Co-director MLK Neighborhood

nmercial development, we'll just develop more housing."

The residents in the primary retail (rade zone already have \$200 million



# CITY NEWS PUBLISHING

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New Jersey and rebuilding New Jersey's urban communities

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New Jersey Performing Art Center

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RSVP by April 17, 2000

(973) 642-4400

Business/Evening Attire

# HeartBeat

# Health Calendar

NEW BRUNSWICK ~ Robert Wood University Hospita hosts a support group meeting for people living with cancer 7 p.m. (732) 235-7557

PLAINFIELD — Muhienberg Regiona Medical Center hosts a support group meeting for people diagnosed with osteoporosis 10 a.m. (908) 668-2285

NEW BRUNSWICK — Robert Wood Johnson University Hospital hosts a support group meeting for parents who want to adopt children 7 p.m (732) 937-8820

NEW BRUNSWICK Robert Wor Johnson University Hospita hosts support group meeting for caregive of Parkinson's disease patients. 1 p.m. (732) 745-7520

PLAINFIELD Muhlenberg Regional Medical Center hosts a support group meeting for people living with HIV 7 p.m. (908) 688-3091

NEW BRUNSWICK — Robert Wood Johnson University Hospital offers a cooking class for a healthy heart 1 30 p.m. (732) 937 8820

NEW BRUNSWICK — Robert Wood Johnson University Hospital hosts a support group meeting for people suf-fering from manic depression 7.30 p.m. (732) 937-8820

# SATURDAY, NOVEMBER 20

NEW BRUNSWICK — Robert Wood Johnson University Hospital hosts a support group meeting for women in conflict. 10 a.m. (732) 937-8820

# SUNDAY, NOVEMBER 21

JAMESBURG — The Greater New Jersey Chapter of the Crohn's & Col las Foundation hosts an art program for children and adolescents with Crohn's disease and ulcerative coists at the Congregation BMs Jeshrum in Short Hills 1 pm. (732) 656-1244

NEW BRUNSWICK — Robert Wood Johnson University Hospital hosts a support group meeting for people who overeat 10 a.m. (732) 937-8820

NEW BRUNSWICK — Robert Wood lohnson University Hospital hosts a support group meeting for families lealing with depression 7:30 p.m. (732) 819-0073.

NEW BRUNSWICK Robert Wood Johnson University Hospita: hosts a tour through the hospital's maternity ward and nursery 3.30 p.m. (732) 937 8820

NEW BRUNSWICK — Robert Wood Johnson University Hospital hosts a support group for men with prostate cancer 7 p.m. (732) 235-6781

NEW BRUNSW CK — St Peter's Un-versity Hospital hosts a support group meeting for men with prostate cancer at the Cancer Institute 7 p.m. (732) 745-9692

# TUESDAY, NOVEMBER 23

# State legislators host discussion about children and asthma

NEWARK — State legislators, local health officials and health care professionals recently participated in a round table discussion about childhood astima held at the University of Medicine and Dentistry of New Jersey (UMDNJ) in Newars.

in Newars

The purpose of the event, sponsored by State Assembly members
LeRoy J Jones. Jr (D-27th) and
Craig A Stanley (D-28th), was to
examine the childhood asthma and
the resources that schools have to
help these children particularly if
they are experiencing a serious
problem

they are experiencing problem
Dr. Leonard Bielroy, director of the Asthma Research Center at UMDNI-New Jersey Medical School provided background about the health needs of children with asthma and demonstrated some of the latest approaches for treating this chronic and debilitating dis-

this chronic and debilitating dis-Also journing the discussion-were Catherine Cuomo Geotre director of the Newark Depart-ment of Health and Human Ser-rices, Bruce Potter, director of the East. Orange Department of East. Orange Department of Dorothly Grishy, a nurse at the Franklin Street School in Newark. In discussing why he is inter-ested in addressing the needs of authentical School of the County has the highest uncloser of authma in the highest uncloser of authma in



Dr. Leonard Bielroy (left), director of the Asthma Research Center at UMDNJ-New Jersey Medical School, talks about research related to childhood sathma with (from left), Assemblymen LeRoy Jones, Craig Stanley and William Payne.

# Robert Wood Johnson Hospital and Aetna HMO part ways

By Derrick Henry

New BRINNSWICK (AP) —

One of the nation's leading academic health care centers says it can't afford to do basiness with New Jersey's largest HMO
Robert Wood Johnson University Hospital recently satisfied with Actan LUS Healthcare expire Dec. 1. Hospital officials with Actan August 1 (Article 1) and the reduced reimbursements that Actan and proposed over the last two months
Actan and a newson and a more and a more and a more and the last two months
Actan and an actan and CEO of Robert Wood Johnson, and at a news conference
"Their offer was actually far worse than what they said verbally," and Ann Noble. Robert Wood Johnson wee president of finance "It became evident to where"
Noble sand the decision was

me that we weren't getting any where". Noble said the decision was made last week to let the continuous the said of the said o

Cranford Ob-Gyn & Infertility Group 118 South Avenue East Cranford, New Jersey 07016 (908) 276-7333



# Looking for a change!

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# NAACP's fight to stop HIV/AIDS is head strong

WASHINGTON — The NAACP's strong commitment to the grassroot level in 1982, and advanced to take commitment, since then, NAACP branches have participated in deducation and awareness training, screenings, and advocation from the NAACP's strong the NAACP's strong the NAACP's strong the NAACP's strong to the NAACP's stron

HIV/AIDS in the United States There are currently 688,200

Europe
6) 70,000 cases in Eastern
Europe and Central Asia
7) 12,000 cases in Australia
and New Zealand

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# Kids Break Things.

Acc dents happen. And no matter how hard you try, you can; prevent them. But you can still protect your children by sugning them up with "AJ KodGoer Its afrodable health insurance that covers everything from adoctors verse uses and eye exams to prescriptions and emergences. Best of all eye age to the property of four making as much as "58,450 year and still you get to choose your own doorte Plan, you could be a family of four making as much as "58,450 year and still young the coverage for all of your criticism for a small monthly payment. Other families may not have to pay at all It's just the kind of break working families it by yours have been looking for

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NJ KidCare is a program of the New Jersey Department of Human Services Christle Whitman, Governor

# ednesday

# Music Reviews



Some things never change, but sometimes that can be a good thing.

Brain McKinght makes true this statement on his latest album, Back At One (Motown Records)

He delivers another romantically inspect collection of ballads through musically diverse song like "Back At One", and "Stay"

He also adds some untramore.

"Stay"
Halso adds some uptempor
flavor in the hip-hop laced "Stay
or Let It Go", produced by Rodney Jerkins, whose made his
mark with "The Boy Is Mine"
music track



Various Artists VH1 Divas Live/99 (Arista Records)

This VHI collage of charttopping vocalists provides an
array of muscal styles of both
classic and revisited this since
the start of muscr
The CD is highlighted with
the Whitney Houston/Mary J
Blige duet of Aretha Franklin's
Blige sound distincity better than they have in
years.

years.
Other standouts on the album include the "Im Every Woman (Reprise)", in which Houston, Chaka Khan, Faith Hill, Brandy, LeAnn Rimes, and Blige join together to finish the concert, and the trad performance of "Proud Mary" by Tima Turner, Sir Elton John, and Cher



The Artist Formerly Known as Prince is on his way back to the top of the charts as evidenced by the release of his first single. The Greatest Romance Ever Sold "of the soon to be released album, "Rave Un2 The Joy Fantaste."

This hip-hop edged soig has an uptempo beat adorned with

an uptemp beat adorned with the additional guitar and piano styled mellodies TAFKAP is known for. Also adding to the single's flavor is Ruff Ryder's First Lady, Eve

# To Aspiring Poets

The City News Artz Wednesday section is seek ing unpublished poets to submit their work for exposure in a upcoming section featuring new artists.

# Rome returns to music scene with new album, label

By Robert E. Williams III Staff Wester

R&B super Rome has a lot to be thankful fer the recognition of that that the super has appropriately named his album 'Rome 2000 - Thankf You' One of the things Rome can be thankful for is the rising success he has enoyed amone he particularly the super has been album 'Rome 2000 - Thank ROA Records last vices and the super has been album the super super



happy times in his care "What affects my

broke away from RCA in order to have more of an imput into the more of an imput into the more of an imput into the most. His production of his music. His production company has developed into an enterprise that is an umbrella for his record label, production company, and music publishing company. But before he was able to move forward, many people in the industry did not believe the bindipart of the control of the most many the most market his habel on an album to album contract basis.

basis
JTJ Records was named for
his three children, Jerome Elhot,
10, and twins Tanus Joshua ad Jasmine Candace, 7. Rome also
has a "very special lady" who is
the mother of his children and
who has "been with him from day

who has 'been with him from day one'
Now wearing two hats as CEO and recording artist, Rome finds his experience with his company less complex than his time working with RCA
'I don't have to go through the red tape.' Rome such delpad Some of those who helped produers Nate Wood, Al McK night, Robert Palmer and Andre Eagons
The album also features a duet with Kiesha Hayme-Brousard, an up and coming artists signed to his label after she sang "The Greatest Love of All' for him in a meeting in Dallas, a remarke of the Marvin Gaye and Tamin Terrell'. Rome said the Tamin Terrell'. Rome said the Tamin Terrell'. Tenne said the Tamin Terrell'. Rome said the Tamin Terrell'. 

# In Your Ear By Robert E. Williams III

# **TLC** disputes are signs of solo resolution

Did you ever think with all the most that has afflicted TLC that ev were not meant to be around a

turmed that has affined 11LL runs they were not meant to be around a long time?

Region of the trade by qualing runner that this was the groups last album. Liss: "Left Eye" Logs has added fuel to the fire again.

The group has been on its first headlining tour in North America with opening acts like Christina Agualera. Jagged Edge, and Destroyle Control of the Best album. The Mark Christina Agualera. Jagged Edge, and Destroyle Control of the Best album. The Mark Christina Agualera. Jagged Edge, and Destroyle Control of the Best album. The Mark Christina Agualera. Jagged Edge, and Destroyle Control of the Best album. The Mark Christina Agualera. Jagged Edge, and Destroyle Control of the Best album. The Mark Christina Agualera. Jagged TLG down the summa path as the Supremer. Jade. and behold, fate has stepped in the familiar—steem. TLG down the summa path as the Supremer. Jade. and behold, fate has stepped in the familiar—steem and photo shoots to promote the Weekly, the group has been in turmed over the behavior of Jopes, who has not been showing up to interview. According to Estertamment the Turner of the Control of the Control

"Waterfalls" off the "CranySexyCod" album was one of the taggest single's and the group was in bankrupte," Or what about at the start of this album earber this year TLC gave an interactive to Vibe Magazine, and after the three women finished the interview. Lopes called the reporter and told him that she could not stand behind the TLC project "100 percest" and that she wouldn't say anything further until she was into the risol project."

If anything can be said for this

that she wouldn't say anythang fairther until she was into her solo propert."

If anything can be said for this
group, as much talent that they possess for a female time at misseal colsess for a female time at misseal colsess for a female to the misseal colwhen the time to the color to the
when the member sold violence both
when the member sold violence both
effects things to the overall sound
they are procauly better apart.

Wathens has shown the beginnings of a successful solo cureer with
guest spots or various singles by
other attrasts inmest neality the "Da
Fairt" single "All This Love" and the
matangs of poet, something adon to
sheed book of poetry She is also currends producing amounting property
sheed book of poetry She is also currends producing amounting producing
the poetry of the solo poetry
sheed book of the poetry
has a laready made her
path, guest sporting on various
hippo collages, michaing the "Not
Tonight" remix by Lif Kim featuring
Both 57 rands often poetry She is
sal alloum, and labelmate Deneil Jones
'Say What Cu Honow Whata Upisagement company, which has pust
boosted the career of the BLAQUE
Belleving in Life and a Quest for
Unity in Everything, who is being
called the next TLC sedence this
group is talent in the maleng, so don't
believe the hype).

Thomas has not embarled on a
cureer path as aggressively as her

Thomas has not embarled on a
cureer path as aggressively as her

believe the hypel.

Thomas has not emburked on a career path as aggressedy as her colorts, and with the barth of her son clovers, and with the barth of her son clovers, and with the barth of her son clover balls a sustan who considered the colorest colored balls a sustan who considered the colorest colorest

# Choreographer Fatima Robinson to teach through new home video

Did you ever want to learn how to dance like Aaliyah or Missy Elliott?

Now to dance like Anilyan or Missy Ellicite is shout to come in the form of the new dance instructional video, "Go Fatima," in which renowned chroeographer Fatima Robinson will teach videos like Anlyah's "Are You That Somebody" and the Back-dance moves from such videos like Anlyah's "Are You That Somebody" and the Back-dance moves to be a support of the control of

using would be to the footage Robinson has choreographed dances other artists like Will Smith ("Wild Wild West") and Busta Rhymes

# Chico DeBarge Takes Act on the Road

Chico DeBarge is gearing up for a national tour to promote his new album, "The Game," which features Joe. Bobby Brown, and brother ED DeBarge. The tour, which wall begin November 5 in New Orleans will makes its way through the south and up the east coast throughout the



Miami, November 20 - Detroit November 21-22 - New York

# D'Angelo's album delayed...again

Are you still waiting for D'Angelo's album to drop this month as scheduled?

Well, once again his much anticipated album "Voodoo" is now scheduled to hit the shelves in January along with Erykah Badu and Lauryn

Hill

The album which was or g
inally supposed to debut in
April 1998, will be a follow up
to his much acclaimed debut
"Brown Sugar", and features
such as artists as Redman and
Method Man

# More dates add to TLC tour

Despite reported trouble within the group, TLC adde more dates to their Nort America tour promoting the latest album 'Fan Mail' Th tour, which carrently feature opening acts Ideal, Destiny' Child, and Christina Aguil era will makes its was through the nations and the area at Madison Square Garden in New York January 2

anii the First Union Center in Phished-lphia. Here is a list of upcoming dates: January 3 - San Biego. CA (Sports Arena). January 5 - Oakland. CA (Coliseum). January 5 - Oakland. CA (Coliseum). January 7 - Las Vegas, NY (Mandais Way; January 9 - Los Angeles, CA (Arrowhead Pondi). January 10 - Seattle, WA (Key Arena); January 13 - Seattle, WA (Key Arena); January 14 - Allstee Ar., MI (Palace of Auburn Hills), January 15 - Oleveland, OH (CSU Convocation Center). January 21 - New York, NY (Madison Square Garden). January 23 - Washington DC (MCI Center). January 25 - Philadelphia, PA (First Union Center); January 27 - Port Lauderdate (National Care Rental Center). January 28 - Atlanta, GA (Phillips Arena).

# TLC, Houston, and Marley make RIAA's "Artists of the Century" list

sold over ten million album Bob Marley and the Wail-ers' "Legend" ranked as the

Recording Industry Association of America recently announced its "Artists of the Century" hist, naming Whitney Houston the top R&B group, and TLC's "CrazySexyCool" album the leading hip-hop album, which sold over ten million album



Whitely rocesors

1984 until last January

Garth Brooks was the top
selling male artists with 89
million units sold, and Barbra

Streisand tallied 62 million
albums as the top female

albums as the top female artists
The top single was "Candle In The Wind 1997" by Sir Elton John, his tribute to the late Princess Diana of Wales who died August 30 of that year
Elvis Presley was the century's performer with the most gold and platinum albums and singles

# Rickey Joyce to perform Rahway concert

'99 sincert Series' organised by The Arts Guldid Ranway on Irv ing Sowet.

Playing in movies and law York clubs, Joyce as enjoyed a success' a career that span, 25 years. He gaine, notoriety as the leaders of his group Jazz.

Band in 1977, and has

performed with Larry Young, Donald Byrd, Sun Ra, Rahsan Roland Kirk, Regina Belle, and The Platters: His current band performs a mix of jazz, contemporary Latin music, funk and R&B, with standards similar to Miles Davis, John Coltraine, and Theolon-

Beside his group, Rickey has also been busy for the last two years with his youth jazz project, which links aspiring jazz artists with professional musicians. This project is sponsored by a Union County Heart Grant from the Freeholders

# Billboard

WEDNESDAY, NOVEMBER 17

NEW YORK — The Dillon Gallery pre-sents the paintings of artists Michael Ryan, 6 p.m. (212) 966-2977.

NEW YORK — The Blue Note Jazz Club presents Roberta Flack through Nov. 21, 9 p.m. (212) 475-8592.

NEW YORK — The Morgenthal-Frederics Gallary presents the art work of photographer Katsumi Ohmura. Call (212) 226-5577 for information.

NEW BRUNSWICK — The Cross-roads Theater presents the musical "Play On." 8 p.m. (973) 593-0189.

NEW YORK — The Studio Museum in Harlem presents an exhibit of contem-porary art in transition. Call (212) 864-4500 for information.

# THURSDAY, NOVEMBER 18

NEWARK — Newark Symphony I presents the gospel play "A Go Man Is Hard To Find: Part II" thrown Nov. 21, 7:30 p.m. (973) 643-8009

### FRIDAY, NOVEMBER 19

NEWARK — The African Globe The-aterWorks presents August Wilson's "Fences" at Newark's Symphony Hall African Globe Theater through November 21. 8 p.m. (973) 842-1584.

### SATURDAY, NOVEMBER 20

NEWARK — The New Jersey Per-forming Arts Center (NJPAC) presents legendary saxophone player Sonny Rollins. 8 p.m. 1-(888)-GO-NJPAC.

ELIZABETH — Odyssey International Productions presents exciting took a the world of fashion in "Have Faith In Fashion Pt. I" at the Wyndham Garden Hotel. 6 p.m. (908) 474-1295.

NEWARK — The Hispanic American Chamber of Commerce of Essex County presents "Celebremos: A Flourino Gala Dance." The dance celebrates the pride of third generation Hispanics at Newark Symphony Hall. 8 p.m. (873) 485-5441.

MORRISTOWN — The Folk Project presents Beverly Smith and the Rhythm Method String Band at the Morris County Cultural Center. Call (973) 638-3598 for information.

### MONDAY, NOVEMBER 22

NEW YORK — The Blue Note Jazz Club presents the Ray Vega Latin Jazz Sextet, part of Monday Nights at the Blue Note. 8 p.m. (212) 475-8592

# TUESDAY, NOVEMBER 23

NEWARK — The New Jersey Per forming Arts (NJPAC) presents Gram my award artist Sting. 7:30 p.m. 1: (888)-GO-NJPAC.

NEWARK — The African Globe The-aterWorks presents August Wilson's "Fences" at Newark's Symphony Hall African Globe Theater through November 28. 8 p.m. (973) 642-1584.

# SATURDAY, NOVEMBER 27

NEW BRUNSWICK — 6th Annua Super Gospel show at the State The-atre. Featuring Gospel Divas Dottle Peoples and Nancey Jackson, and Rutgers Liberated Gospel Choir. 6 p.m. (732) 422-6674 for information, (732) 636-7644 for tickets.

# SUNDAY, NOVEMBER 28

# MONDAY, NOVEMBER 29

NEW YORK — The Blue Note Jazz Club presents Max Roach & The So What Bass Five through Dec. 5 9 p.m. (212) 475-8592. WEDNESDAY, DECEMBER 1

NEWARK — The New Jersey Per-forming Arts Center (NJPAC) presents the New Jersey Symphony Orchestra and the American Repertory Ballet production of Tchalkovsky's "Nut-cracker." 7 p.m. 1-(888)-GO-NJPAC.

# THURSDAY, DECEMBER 2

NEWARK — The New Jersey Per-forming Arts Center (NJPAC) presents the Philharmonic Orchestra of New Jersey performing Handel's "Mossi-ah." 7:30 p.m. 1-(888)-GO-NJPAC,

# FRIDAY, DECEMBER 3

NEW YORK — The New Jersey Per-forming Arts Center (NJPAC) presents legendary pianist Emanuel Ax. 8 p.m. 1-(888)-GO-NJPAC.

# Malcolm D. Lee talks about motivation behind "The Best Man"

(NNPA) — Being the cousin of a well-known filmmaker can be difficult when you're just starting in the movie industry. But, if you're Malcolm Lee and your cousin is Spike Lee, it can be unbearable.

you're Maleolm Lee and your cousin is Spike Lee, it can be unbearable.

When I was in film school I tried to put that on the down low the county of the coun



lose in a scene from Maicolm D. Lee
an advance copy of the book. That
copy makes its way around Harpoperation of the copy makes its way around Harpoperation of the promise of the groom's hands, complicating
the story,

The Best Man 'shows a collection of attractive, highly-educated Black people, who are both
cauceastil and down to earth.

"All the characters are strong,
beautiful, and have drive," said
the-mill stereotypes as far as
Africans Americans are concered." This is not a special
group of people," said Maleolm. 'I
mean it is special and unique that

Terry McMillans' best-selling book. He said there were a lot of negative stereotypes about Black men in Exhale. He pointed to the men in Exhale. He pointed to the last wife on New Year's Eve for his wife on New Year's Eve for his wife on New Year's Eve for his white secretary, the men who can't perform well in bed, and the wate-best feet for the selling of the work of the selling of the sellin

somewhat of a response to that because those aren't the brothers I know."

Malcolm said he also received a let of influences from films such as "The Big Chill." Diner," "My Best Friend's Weddings and "Four Weddings and a Funeral" which made him focus on friendship and arrange, issues rarely dealt with a manual such as the second of the

# Black writers, poets honored at national writers conference

The Gwendolyn Brooks Center at Chicago State University hosted the Ninth Annual Gwendolyn Brooks Writers Conference on Black Literature and Creative Writing from Cottober 21.25. White The Conference on Black Literature and Creative Writing from Cottober 21.25. White The Conference of the Conference

Gwendolyn Brooks, 83, was on



Theater Company told Black writers of the trials and joys of writing for theater. Other prize winning probles and writers include Gwenness and president of the National Association and the Coultrust Center (Meatabu Okantah, author and poet, Qurrysh Ali Linsans, author, poet, and muscian; and Sandra Jackson-Opoku recipient of the American Library Alial Osa is Born (1997). The centerpiece of the conference was the Friday evening induction of Black writers into the National Library Hall of Fame for Writers of African Descent. The special certainty was that the conference of the present of African Descent. The special certainty was that the conference of the present of African Descent. The special certainty was the residue of the present of the present of African Descent. The special certainty was the property of the present of the presen

# Poets debate over the term "spoken word"

Poets debate over the term "spoken word a war in the midst of Newark Renaissance writers spanning the Africa." The difference is between who may be a scitatence of lagoben word poets when the spoken word between the spoken word will be a spoken word with the spoken word. Will be sanches, Sonia Sanches and Lami Mataka Asha Bandele, Jessica Care Moore, Rog E. Gains and Lami Mataka Asha Bandele, Jessica Care Moore, Rog E. Gains of the acclaimed "The Prisoner's Roger Robinson, Sarah Jones, and Lami Mataka Asha Bandele, Jessica Care Moore, Rog E. Gains of the acclaimed "The Prisoner's Roger Robinson, Sarah Jones, and Lami Mataka Asha Bandele, Jessica Care Moore, Rog E. Gains of the acclaimed "The Prisoner's Roger Robinson, Sarah Jones, and Lami Mataka Asha Bandele, Jessica Care Moore, Rog E. Gains of the acclaimed "The Prisoner's Roger Robinson, Sarah Jones, and Lami Mataka Asha Bandele, Jessica Care Moore, Rog E. Gains of the acclaimed "The Prisoner's Roger Robinson, Sarah Jones, and Lami Mataka Asha Bandele, Jessica Care Moore, Rog E. Gains of the acclaimed "The Prisoner's Logical Care Moore, Rog E. Gains of the acclaimed "The Prisoner's Logical Care Moore, Rog E. Gains of the acclaimed "The Prisoner's Logical Care Moore, Rog E. Gains of the acclaimed "The Prisoner's Logical Care Moore, Rog E. Gains of the acclaimed "The Prisoner's Logical Care Moore, Rog E. Gains of the acclaimed "The Prisoner's Logical Care Moore, Rog E. Gains of the acclaimed "The Prisoner's Logical Care Moore, Rog E. Gains of the acclaimed "The Prisoner's Logical Care Moore, Rog E. Gains of the Acclaimed "The Prisoner's Logical Care Moore, Rog E. Gains of the Acclaimed "The Prisoner's Logical Care Moore, Rog E. Gains of the Logical Care Moore, R

case.

Amiri Baraka talked about the importance of control and power.

"In terms of poetry, in order to be fully human, you must change it to reflect yourself. The struggle for inclusion, is the struggle for democ-

# TOM TIM **HANKS** ALLEN DISNEP · PIXAR

**ONLY IN THEATRES NOVEMBER 24** 

# Iyanla Vanzant's "In The Meantime" Tour leads us to some place beautiful

By Volanda Vunga

(NNPA) — Iyanla Vanzant, the self-sfiftming, spiritual gurut and New York Times Best-seiling author is currently on a national tour and is probably coming to a town near you. If the budge to spans, shown and here budge to spans shown and alone routine, as become for her provertial wisedom. As the show opens, Jyania sweeps out in a flowing white lines robe with pulse jumping bests from robe with pulse jumping bests from robe with pulse jumping bests from the pulse of the properties of the pulse of the pu



apartment and dealt with the knowledge that her teenage daughter was program. I sat down with lyania dusing the visat to Washington, D.C. and throught all and end up where she is today. Millions of women read her egalite appearances on the "Oprah Winfrey Show" and the "Dom Joyne" In addition, she has a facility in Slover Spring, Maryland situated dose to her patient of the property of the arrival of more children, a husband who physically abused her and a mountain of bills and disappointments. Some three during all the standard and marring to get others to see that only God matters. That's why mentioned some three during and all wedgeres and find spiritual truth in the Holy Bible and her Yoruba region.

In her 30s, she left her job as a Philadelphia public defender and began writing her first book. That was the propel to know the standard of the might, complete her bedselved a region.

In her 30s, she left her job as a Philadelphia public defender and began writing her first book. That was the propel to know the standard of the might complete the residual of the might complete the might complete the residual of the mig

# Be prepared for next year's capital needs

If you foresee a financing need in 2000, it's not too early to begin looking for the right lender now. Raising capital is one of the biggest challenges for a growing business. Having the time to structure a flexible loan can improve the chance that your financing arrange-ment will ultimately achieve the goal you have in mind. What Lenders Look For

Business owners need to think more like the lending institutions with which they are working. For example, too many business owners may manage down income to avoid a heavy tax burden, while a lender looks at net income and

true profitability

An understanding of what loan officers look for can help you put your business in the best possible shape to secure financing. While each lending institution has specific criteria that reflect its lending portfolio and experience; certain aspects of a business are of interest to

•Years in business. Most lenders prefer to finance estab lished companies in business for at least five years, with at least two or three years of profitable operations.

•Operating trends. The

\*Operating trends. The historical operating performance of a company is a key factor in any credit decision. Lenders look for stable, upward trends in revenues, earnings and cash flow. Dramatic increases, as well as deteriorating or erratic trends, may raise questions. If they prefer audited or reviewed financing statements with footnotes as with footnotes opposed to tax returns. Balance sheet strength. Lenders look for strong equity. They will compare your company's assets-to-liabilities ratio and your profit levels to those of your competitors.

\*Ability to repay. Lenders must feel confident that a horrower can service the

that a borrower can service the proposed debt and maintain

Prepare a 5-year projection with balance sheets, income state-ments and cash: flow state-ments for potential lenders.

ments for potential lenders.

\*Collateral. Short-term loans typically are secured by accounts receivable and inventory, while longer term financing typically is secured by equipment or other long-term assets. The amount of credit extended compared to the value of the collateral varies with the transaction, the collateral type and the lender.

Your credit history. Significant weight is placed on the company's record in servicing its credit obligations. If

ing its credit obligations. If your company is privately held, lenders will also review the personal credit histories of its principal owners. Check your business and personal credit reports now, correct any mistakes and resolve any outstanding problems. If you have no business credit history, build one: Borrow sall amounts when your cash flow is positive and pay the money back before it's due.

\*Operation and character. Lenders look for well-run companies with insurance and a good reputation in the market and community.

\*Industry. Lenders can be adverse to lending to companies in certain industries This may reflect negative past experiences, or it may be the result of regulatory pressures on banking institutions to maintain a diverse portfolio. In some cases, bank consolidation may change a bank's lending appetite. Non-bank commercial lenders may be more flexible. your company is privately held. lenders will also review the

lenders may be more flexible

lenders may be more flexible.

\*Revenue sources.
Lenders like to know who your
customers are and will want to
see a customer backlog report
showing locked-in customer
contracts. If you have few
clients or a heavy customer
concentration, try to diversify
your customer list or have a
plan in place to do so.

-Y2K compliance. Lenders today want their clients to have the software systems in place to deal with the Year 2000 computer problem. Make sure your computer system is Y2K complianc or that you have plans to assure timely compliance. Know how your own customers are dealing with this issue, if they aren't prepared, it could have a snowball effect on you. Effective Presentation Once you are ready to apply for a loan, the presentation you prepare for potential lenders is crucial. It should be formal, complete and clear. Begin with an effective executive summary to establish your goals and credentials and capture the interest of the lender.

est of the lender

est of the lender.

Brochures and other marketing material will also help
lenders understand your business better, and the better they
understand your business, the
better chance you'll have of
having a loan approved. Begin
working on corporate marketing materials now. Look for the Right Lender

Just as a lender wants to be certain of lending to the right company, you want to borrow from the right lender. Start by inviting lenders to visit your facility and meet your key management team. Potential lenders can gain a better lenders can gain a better understanding of your financial needs during an onsite visit, and meeting your management team will let him or her know that you have a capable man-agement team in place to run the business should the need

ever arise.
In addition, this gives you a In addition, this gives you a great opportunity to interview several lenders and compare the financing solutions they have to offer you. The lender you choose should be committed to your industry and have the flexibility to adapt its terms to your business's individual circumstances.

John Jou si Senior VP and

John Qua is Senior VP and Director of business financial services at Merrill Lynch.

# It's smart to invest in yourself

# (But first, do your homework)

One of the best investments you can ever make is

One of the Best Investments your in yourself.

Instead of mutual funds or stocks, some people invest their savings in their own business.

The obvious disadvantage of investing in your own business is the risk involved. Most new businesses fail within the first three years. You therefore will risk bosing everything that you now have if you should start your own business.

However, consider that the potential rewards are tremendous.

However, consider that the potential revisits as the free purchase that your own business. Successful entrepreheurial ventures can generate annual rates of return of 200 percent or more instead of the roughly 20 percent you

To believe that there are three most important tests of entrepreneurship. Every aspiring entrepreneur should be able to pass these three tests before actually starting a business. If they cannot pass these tests then they should reconsider taking the risks involved

Do you have the inclination?
The first test of entrepreneurship is determining whether or not you have what it takes to be an entre-

neur. Contrary to popular belief, being an entrepreneur nuch harder than working in a corporation. Unlike most corporate employees, as a full-time

Unitie those contributions of the following the following

behavior.

No will have to play the divergent roles of Chief Executive Officer, Chief Financial Officer. Chief Information Officer, manager of operations, salesperson and sometimes jamitor, all at the same time. You must be able to live on very little income

for three or more years.

If you will be comfortable doing these things then



you pass the first test of entrepreneurship.

Is your business plan smart?

The second test of entrepreneurship is developing a business plan that passes the scrutiny of your friends and advisors.

a business plan that paties the scrutiny of your friends and advisors.

Too often people become entrepreneurs without a sold business plan. They are simply rired of working for someone else and want to be their own boss. Unfortunately, their businesses usually fail because of poor planning. You must come up with an idea and put it in the form of a business plan. Abusiness plan made up of a description of the product or service sold, an explanation of how it is going to be marketed and sold, a summary of the management can running the business, an explanation of where the business is going to be located and why, and five year financial projections.

The business plan should begin with a one-page executive summary summarizing the details of each section of the business plan.

As soon as you complete the business plan you should share it with friends and advisors (hopefully they will include barkers, consultants, accountants and lawyers) who will be honestly critical of your idea. Once you have put together a business plan that survives the scrutiny of friends and advisors you pass the second test of enterpreneurship.

Can you realize your dreams?

The third test of entrepreneurship is implementing your business plan. The world is full of people with great ideas. However, there are very few people who can take a vision and make it a reality.

To successfully implement your idea you must have patience, fortitude, guts, persistence, vision, people skills, energy, optimism and luck. If you possess all of these things then you pass the third test of entrepreneurship and have a good chance of succeeding.

entrepreneurship and have a good chance on succounting.

Tyou don't possess all of these things then you may be better off working for a company and investing in mutual funds, stocks or bonds.

If you are thinking about starting your own business, put yourself through the three tests of entrepreneurship. These tests could make or save you a lot of money. Best of luck!

# Con artists are too smart you need to be a lot smarter

Any business activity using deceifful practices or devices to deprive another of property or other rights or cause economic injury is business fraud. To avoid being a victim, you need to know the devices and the practices that are commonly used. "Running a profitable business is hard enough without having to worry about getting ripped off. But it's a fact of life," says Robert Armstrong of Armstrong & Peters Ltd. Receivable Management Services. "There are always Armstrong & Peters Ltd. Receivable Management Services. "There are always unscrupulous individuals who want to make quick money by cheating your business."

Nearly all businesses are susceptible to fraud because business has never been more competitive. "The more competition there is, the more you want to approve the big order or to get that new business."

want to approve the big order or to get that new business. This eagerness makes it easier for a con artist to take advantage of you," Armstrong says. Con artists know just what you will "hook" you. And they know countless ways to fool whatever systems you devise to stop them.
"You need to make it as hard as possible for a con artist to succeed. And the best way to keep a crook's hand out of your cookie jar is to learn his or her game," Armstrong says. He offers several examples can help you recognize situations with a potential for fraud, so you can take a better look at the situation. Use them

Scams to watch out for "Bustouts" or "Overbuys:"
These terms describe criminal activity that aims to acquire large quantities of merchandise without paying for it.

dise without paying for it.

The swindler orders merchandise from several suppliers and pays promptly. These
suppliers are then used as
credit references for larger and
larger orders. The bogus company soon becomes a slowpayer and then a non-payer.
You, and probably several
other businesses, are stuck.

"This two fraud is often

You, and probably several other businesses, are stuck.

"This type fraud is often well planned, highly organized and involves substantial financial backing," says Armstrong.
"Unpaid-for merchandise is sold below cost to other illegitimate businesses, at flea-markets, or peddied door-to-door."

"Hit and Run." In this scam, the swindler moves into

"Hit and Run:" In this scam, the swindler moves into a location and orders merchandise on a cash-on-delivery basis. They pay with phony certified checks and/or cashier's checks. "By the time the counterfeit check bounces, the skip artist has moved on to a new location to repeat the scam," Armstrong says.
"The Hometown Repeater."
"Changing trade names and

Changing trade names and keeping his operation small, a "respectable citizen" swindler can avoid prosecution for an indefinite time.

Weed out these customers by any discrete means you can

# Beware of bogus 'Yellow-Pages' scams

WASHINGTON — That mail invoice bearing the famil-iar "walking fingers" logo and the name "Yellow Pages" could be a camouflaged invitation to

he a camouflaged invitation to loss money.

The Federal Trade Commission (FTC) and the Yellow Pages Publishers Association (YPFA) caution businesses that unscrupulous promoters are soliciting advertising for online, alternative or nonexistent business directories. Although these appear to be legitimate Yellow Pages publications, they are not distributed to the public, posted on the Web, or promoted as promised. Thus, the directories – if they exist at all – offer no

promised. Thus, the directories – if they exist at all – offer no benefits to businesses that pay to advertise in them.

The solicitation to buy ad space may look like an invoice and bear the "walking fingers" logo and the Yellow Pages name. Neither the name nor the logo is protected by federal coveright or trademark resistence. copyright or trademark regis-tration. That's how fraudulent promoters are able to lead businesses to believe they are affiliated with local telephone directories distributed in a pa

By law, come-ons looking like invoices or bills must state: "THIS IS NOT A BILL."



Westfield Concession Management, Inc. is seeking minority and/or

women-owned retail businesses to own/operate retail concessions within Newark Airport Terminal C. Any retail business entrepreneurs

may inquire, with a special emphasis on one of our targeted categories

Regional Themed Gifts, Local Museum(s) Gift Store, Bath & Body,

Children's Gifts, and Apparel



For Information on this opportunity contact: Jack Skurka, Specialty Leasing Manager, Westfield

Or fax information on your business concept after 6 p.m. to Westfield Concession Managem Inc. at 973-648-0505



In order to qualify, applicants must obtain certification as a Disadvarraged Business Enterprise (DBE) with the and New Jersey. Qualified businesspeople can receive direct support from Westfield in the process of apply certification. A limited number of lases at Tensial C on available scaler this program.

Bring/mail ads to: City News located at The Renaissance Towers 111 Mulberry St., Suite 1F Newark, N.J. 07102

# CLASSIFIED/LEGALS

Fax legals to: 973-642-5444 24 hours a day

# LEGALS

What will..

- provide increased exposure for businesses and professionals.
- present leads for businesses seeking to contract with your business.
- identify businesses with whom public and private sector firms and agencies can contract.
- give purchasing agents instant access to a diversity of minority firms including their ethnic origins and certification designations?
- identify products and services of minority- & women-owned businesses for consumers

# 2000 Minority Business Directory & Black Pages

Since 1988 the Directory has been networking minority business enterprise

# ist your business now for only \$60

2000 Minority Business Directory & Black Pages

SEND COUPON TO

2000 Minority Business Directory & Black Pages 111 Mulberry St., Suite 1F, Newark, NJ 07102

PLEASE COMPLETE THE COUPON AND ATTACH YOUR BUSINESS CARD

COMPANY NAME ADDRESS. BUSINESS PHONE LISTING CLASSIFICATION SIC CODE CONTACT PERSON TITLE MBE CERTIFIED DNO DYES CERTIFIED BY (PLEASE ATTACH COPY OF CERTIFICATION DOCUMENT) TYPE OF OWNERSHIP: DWOMAN DAFRICAN AMERICAN DHISPANIC DNATIVE AMERICAN DASIAN DOTHER ADDITIONAL LINE OF PRODUCT OR SERVICE INFORMATION.

AUTHORIZED SIGNATURE:

Make checks payable to Minority Business to Business Directory

# CLASSIFIEDS

# DIRECT CARE STAFF & DRIVERS NEEDED

# **GRAPHIC LAYOUT PERSON**

# DISTRIBUTORS WANTED

Roslyn D. Holmes Grant, Esq., Acting Contracting Officer Housing Authority of the City of Newark

### LEGALS LEGALS

HOUSING AUTHORITY OF THE CITY OUSING AUTHORITY OF THE CIT OF NEWARK INVITATION FOR BIDS WINDOW AND EXTERIOR DOOR REPLACEMENT AT NJ2-19E, GERALDINE "GIGI" FOUSHEE TOWERS RTD #98-B1367/2

# IRVINGTON HOUSING AUTHORITY INVITATION FOR BIDS ELEVATOR MAINTENANCE AND SERVICE

### LEGAL NOTICE

# HOUSING AUTHORITY OF THE TOWN OF MORRISTOWN

# NOTICE

IN THE JUVENILE COURT OF LOWNDES COUNTY STATE OF GEORGIA

# SUMMONS

ADDRESS UNKNOW

**PLACE YOUR** LEGAL ADS HERE CALL (973) 642-4400 OR FAX TO: (973) 642-5444 HOUSING AUTHORITY OF THE CITY OF NEWARK

INVITATION FOR BIDS

WINDOW AND EXTERIOR DOOR REPLACEMENT AT NJ2-21A, OTTO E. KRETCHMER ELDERLY NJ2-21F, SETH BOYDEN ELDERLY NJ2-21F, SETH BOYDEN ELDERLY

# BID #98-B1368/1

# LEGAL NOTICE

REQUEST FOR PROPOSALS ARCHITECTURAL SERVICES COMPREHENSIVE IMPROVEMENT ASSISTANCE PROGRAM

# HOUSING AUTHORITY OF THE COUNTY OF MORRIS

# Reasons to Advertise

- · Build name recognition
- Build company image
- Generate new customers
   Promote your products/services
   Increase your visibility
   Start people talking
   Support sales objectives

  - · Build brand awareness

# **CitySports**

# 1999 Year of the Tiger

Tiger Woods recently became the first player since Ben Hogan in 1953 to win four consecutive U.S. tour events when he captured the Valderra-

ma World Championship in Valderrama, Spain. The record for con-secutive wins was set by



was set by Byron Nelson when he won 11 straight in 1945. In addition, Woods' victo

when he won
11 straight in
1945. In addition, Woods' victor
1945. In addition, Woods' victor
1946. In addition, Woods' victor
1946. When we want was to the strain of the

Couch (295.8) in driving distance with 293.1 yards per drive average.

Woods is even having a great year off the links. A recent poll of viewers rated the Nike commercial which featured Woods bouncing a golf ball on the head of his golf club the highest of any commercial this year. Lets face it, Tiger's career is off to a roaring start.

The most scary aspect of Tiger's acreer is off to a roaring start.

The most scary aspect of Tiger's acreer is off to a roaring start.

Zh, he's still a mere babe by golf standards. Many golfers, like the recently deceased Payne Stewart don't begin to hit their strip with the process, obliterate virtually were presented to the process, obliterate virtually every meaningful record in golf. However, much can happen over the next 20 years. As a consequence of his early successes, burnout is foremost among the possible pitfalls which could drail

Woods. Even Michael Jordan, who is clearly the most

dan, who is clearly the most mentally tough athlete this mentally tough athlete this writer has ever seen, succumbed to it. If Woods can steer clear of such psychological obstacles, the only burning he'll be doing will be the torch he sets in the annals of the PGA record book.

# Historically black college receives donation from NFL owner and wife

JACKSONVILLE, FL
Edward Waters College the 133year-old historically black colyear-old historical water of the college historical
Recognizing the good standards this college has set over
the years led Jacsonville Jaguars
were J. Wayne and his wife Delores Barr Weaver of the
Weaver Family Foundation to recently donate \$250,000 the
\$250,000 to show their vote of
confidence in EWCs progress.

We are proud to support
delieve the Jacksonville community is better served by having
this institution of higher learning here," said belores Barr
Weaver.

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Delores Barr Weaver, Weaver Foundation; President of Edwards Waters College Jimmy R. Jenkins and J. Wayne Weaver, owner of the Jacksonville Jaguars

lege has reached a settlement with the Department of Education to erase completely approximately \$4.0 million dollars laid to the college's demise. "EWG is making progress in various fronts - increasing financial stability, enhancing academic programs, and attracting well-qualified facility and staff," support from fronds of the college indements. "The survival and prospersor future of EWG is tankamount to ing the best private college in Mamerica."

The survival and prospersor future of EWG is tankamount to its ability to erroll and retain students. Colleges like EWC

# Mayors James and White talking redevelopment



NEWARK — Recently Newark Mayor Sharpe James (left) present Cleveland Mayor Michael White with a Jersey bearing Stephons Neury's No. 33. The presentation was made at a press conferented at the Newark Club. The conference focused on the rederence focused on the rederence focused to the rederence focused on the rederence focused white focus of the rederence focused on the

City News gives you the 4-1-1 in sports. If you have sports news or photos you care to send, mail them to: City News 111 Mulberry St., Suite 1F

# Gold Medalist Bonnie Blair joins Kean in celebrating 25-years of women's sports



Olympic Gold Medalist Bonnie Blair

UNION — Five-time Olympic Speed Shating Gold Medalist Bonnie Blair recently gave the kaynotes Speed Shating Gold Medalist Bonnie Blair recently gave the kaynote address at Kean University's 25th Anniversary of Women's Intercollegiate Athletics celebration dinner. Celebrating the contributions of female athletes at Kean University over the last 25 years, the consisting of athletes who have consisting of athletes who have consisting of athletes who have years for the way for women's intercollegiate athletics at Kean.

The most decorated Winter Olympian in history. Blair is the record holder for the most individence of the women's consistency of the Winter Olympics event.

The United States Olympic Committee's Woman Speed Skater of the Year from 1955 to 1994, Blair is only one of three winter-field of the women's consistency of the Year from 1955 to 1994, Blair is only one of three winter-field of the women's consistency of the Year from 1955 to 1994, Blair is only one of three winter-field of the War from 1955 to 1994, Blair is only one of three winter-field of the War from 1955 to 1994, Blair is only one of three winter-field of the War from 1955 to 1994, Blair is only one of three winter-field of the War from 1955 to 1994, Blair is only one of three winter-field of the War from 1955 to 1994, Blair is only one of three winter-field of the War from 1955 to 1994, Blair is only one of three winter-field of the War from 1955 to 1994, Blair is only one of three winter-field of the War from 1955 to 1994, Blair is only one of three winter-field of the War from 1955 to 1994, Blair is only one of three winter-field of the War from 1955 to 1994, Blair is only one of three winter-field of the War from 1955 to 1994, Blair is only one of three winter-field of the War from 1955 to 1994, Blair is only one of three winter-field of the War from 1955 to 1994, Bl

Newark, NJ 07102





Look for **City News** 100 **Most Influential** April 27, 2000 at NJPAC

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